

Snell & Wilmer

LLP.

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

RECEIVED
CENTRAL FAX CENTER

FEB 03 2005

320

FACSIMILE TRANSMISSION

DATE: February 3, 2005

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
Mail Stop AMENDMENT U.S. Patent and Trademark Office	703/872-9306	

FROM: Kirk Dorius

PHONE: 602-382-6544

RE: U.S. Serial No. 09/943,658

MESSAGE:

Amendment and Reply (13 pgs.)

Thank you.
Kirk Dorius

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 14 DG

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.4400

PLEASE RETURN TO: Debbie Mier
16s03

PERSONAL FAX: No

REQUESTOR: Kirk Dorius

DIRECT LINE: 602-382-6544

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

RECEIVED
CENTRAL FAX CENTER
FEB 03 2005

Certificate of Transmission/Mailing under 37 CFR 1.8

I hereby certify that this Amendment and Reply is being facsimile transmitted to the United States Patent and Trademark Office at (703) 872-9306 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: February 3, 2005By: Deborah A. Miller**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicant(s):	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed on November 3, 2004, of which this reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Amendments to the Specification begin on page 5 of this paper.

Remarks/Arguments begin on page 6 of this paper.

AXP Matter No. TH200105559

1616734.4